

Information to identify the case:					
Debtor 1	<u>Rachael Anne Baxter</u>			Social Security number or ITIN	xxx-xx-8070
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: 18-23183-CMB					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Rachael Anne Baxter
fka Rachel Anne McCune

2/28/20

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Rachael Anne Baxter
DebtorCase No. 18-23183-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: aala
Form ID: 3180WPage 1 of 2
Total Noticed: 37

Date Rcvd: Feb 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2020.

db +Rachael Anne Baxter, P.O. Box 83, LaBelle, PA 15450-0083
 sp +Joseph F. Nicotero, 3948 Monroeville Blvd. Suite 2, Monroeville, PA 15146-2437
 cr +Mark McCune, 998 Pennsylvania Avenue, California, PA 15419-1452
 r Walter D. MacFann, Northwood Realty, 236b California Avenue, Brownsville, PA 15417
 14894921 +Beth Baxter, 418 5th Street, California, PA 15419-1149
 14894923 +Cavalry Portfolio Services/ Capital One, Attn: Bankruptcy Department,
 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
 14894924 +Cavalry Portfolio Services/ Synchrony Ba, Attn: Bankruptcy Department,
 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
 14894926 +Discover Bank, c/o Weltman Weinberg & Reis, 436 7th Ave., Suite 2500,
 Pittsburgh, PA 15219-1842
 14894928 +Fayette Co Tax Claim Bureau, 61 East Main Street, Uniontown, PA 15401-3514
 14894931 +Med Express, P.O. Box 636536, Cincinnati, OH 45263-6536
 14894932 +Monongahela Valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095
 14894933 +PA Dept of Revenue, 11 Parkway Ctr, #175, Pittsburgh, PA 15220-3623
 15016438 +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
 14894934 +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433
 14894937 +Prakor Medical Associates, 129 Simpson Road, # 108, Brownsville, PA 15417-9689
 14894938 +Sparton Health, 100 Stoops Drive, Monongahela, PA 15063-3553
 14894941 +Zebbley Mehalov & White, 18 Mill Street Square, Uniontown, PA 15401-3214

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 29 2020 03:09:57 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14900407 EDI: GMACFS.COM Feb 29 2020 07:23:00 Ally Bank, PO Box 130424, Roseville MN 55113-0004
 14894920 +EDI: GMACFS.COM Feb 29 2020 07:23:00 Ally Financial, Attn: Bankruptcy Dept,
 Po Box 380901, Bloomington, MN 55438-0901
 14894922 +EDI: CAPITALONE.COM Feb 29 2020 07:23:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 14897137 +E-mail/Text: bankruptcy@cavps.com Feb 29 2020 03:10:59 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 14894925 +EDI: CHASE.COM Feb 29 2020 07:23:00 Chase Card Services, Correspondence Dept,
 Po Box 15298, Wilmington, DE 19850-5298
 14898671 EDI: DISCOVER.COM Feb 29 2020 07:23:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 14894927 +EDI: DISCOVER.COM Feb 29 2020 07:23:00 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 14894929 EDI: IRS.COM Feb 29 2020 07:23:00 Internal Revenue Service, 1000 Liberty Avenue,
 Pittsburgh, PA 15222
 14894930 +EDI: RMSC.COM Feb 29 2020 07:23:00 Lowes, P.O. Box 530914, Atlanta, GA 30353-0914
 14926210 EDI: PRA.COM Feb 29 2020 07:23:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 14896014 +EDI: PRA.COM Feb 29 2020 07:23:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14898774 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 29 2020 03:09:57
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, PA 17128-0946
 14894935 +EDI: PRA.COM Feb 29 2020 07:23:00 Portfolio Recovery / CIT Online Bank, Po Box 41021,
 Norfolk, VA 23541-1021
 14894936 +EDI: RMSC.COM Feb 29 2020 07:23:00 Portfolio Recovery / Synchrony Bank, Po Box 41021,
 Norfolk, VA 23541-1021
 14933580 +E-mail/Text: bncmail@w-legal.com Feb 29 2020 03:10:45 SYNCHRONY BANK,
 c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
 14933582 +E-mail/Text: bncmail@w-legal.com Feb 29 2020 03:10:45 TD Bank USA, N.A.,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 14894939 +EDI: WTRNBANK.COM Feb 29 2020 07:23:00 Target, Po Box 673, Minneapolis, MN 55440-0673
 14894940 +E-mail/Text: bankruptcy@firstenergycorp.com Feb 29 2020 03:10:30 West Penn Power,
 P.O. Box 3687, Akron, OH 44309-3687
 14921250 +E-mail/Text: bankruptcy@firstenergycorp.com Feb 29 2020 03:10:30 West Penn Power,
 5001 NASA Blvd, Fairmont, WV 26554-8248

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC BANK NATIONAL ASSOCIATIONPNC BANK NATIONAL A
 cr* +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
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Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: aala
Form ID: 3180W

Page 2 of 2
Total Noticed: 37

Date Rcvd: Feb 28, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 01, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2020 at the address(es) listed below:

David A. Rice on behalf of Debtor Rachael Anne Baxter ricelaw1@verizon.net,
lowdenscott@gmail.com
James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATIONPNC BANK NATIONAL
ASSOCIATION bkgroup@kmlawgroup.com
Joseph F. Nicotero on behalf of Defendant Rachael Anne Baxter niclowlgl@comcast.net
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Scott R. Lowden on behalf of Debtor Rachael Anne Baxter niclowlgl@comcast.net
Thomas E. Reilly on behalf of Plaintiff Mark McCune ecf@tomreillylaw.com
Thomas E. Reilly on behalf of Counter-Defendant Mark McCune ecf@tomreillylaw.com
Thomas E. Reilly on behalf of Creditor Mark McCune ecf@tomreillylaw.com

TOTAL: 9